



# ***Success News***

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## **CONSOLIDATED OFFICE SYSTEMS Providing for the Small Business**

**San Antonio, TX** – Determination and courage are attributes that are constant with Ofelia Garza. Her determination, courage, and hard work have taken her business, Consolidated Office Systems, from a small, unstable business to a viable, multi-million dollar company.

Consolidated Office Supplies (COS), with Mrs. Garza's vision and direction, is now a major competitor in the office supply industry and provides a wide range of office supplies to support the need of any business. COS is a member of is.group, a dealer cooperative of over 650 independently owned small businesses, enabling COS to offer national distribution of its products.

Ms. Garza, president of Garza Enterprises, Inc., dba Consolidated Office Supplies, started her business in 1973 when Ms. Garza impulsively offered to purchase the office supply inventory of a business that was going to solely concentrate in the printing industry. Making an offer to purchase was easy. The difficulty was obtaining financing. She was turned down by the lenders she approached, being informed she was too young and had no experience in the industry. Her father obtained the loan to purchase the

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inventory, in addition to the working capital she would need to get her started. With that obstacle behind her, she now had to concentrate on how to operate such a business.

New to the industry, she did not know where to obtain additional supplies, to whom she should market her products, or how to deliver an order. Not one to ponder too long, she researched her industry, established a business plan, and began to market her business. With her first year behind her, she set out to increase her sales by 300% the next year! In 1976, after accomplishing an increase in sales of 300% each prior year, the company had to make an unexpected, but much needed move to a bigger building. Sales continued to increase, and in 1978, a planned move to a 3,800 sq. ft. building was made.

Overcoming economic adversity in the 1980's and franchise competition, Mrs. Garza purchased another supply company. In need of working capital, she approached her lender, SouthTrust Bank (fka Security National Bank), and the company was approved for an SBA guaranteed loan. The company continued to grow and Ms. Garza sought expansion financing through SBA once more. "...and for the second time, they came to our rescue!" states Ms. Garza.

President of a company of 30 employees and multi-million dollar sales, Ms. Garza remains determined and courageous. "It's all about change – sometimes not for the best and other times for the better, but we can count on change – it's the only constant!"

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